

PRIVATE BANK OF CALIFORNIA

	CPP Disbursement Date 02/20/2009	Cert 58099	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$283	\$436	54.2%		
Loans	\$183	\$215	17.3%		
Construction & development	\$14	\$12	-16.6%		
Closed-end 1-4 family residential	\$18	\$16	-13.4%		
Home equity	\$32	\$48	51.4%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	104.2%		
Commercial & Industrial	\$72	\$87	19.5%		
Commercial real estate	\$44	\$45	4.2%		
Unused commitments	\$44	\$63	42.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$54	\$166	207.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$36	\$32	-12.1%		
Cash & balances due	\$7	\$20	185.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$242	\$396	63.7%		
Deposits	\$239	\$383	59.8%		
Total other borrowings	\$1	\$12	1056.7%		
FHLB advances	\$1	\$12	1056.7%		
Equity					
Equity capital at quarter end	\$41	\$40	-2.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	12.5%	9.5%	--		
Tier 1 risk based capital ratio	20.4%	17.5%	--		
Total risk based capital ratio	21.7%	18.8%	--		
Return on equity ¹	3.0%	-2.3%	--		
Return on assets ¹	0.4%	-0.2%	--		
Net interest margin ¹	3.7%	3.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	82.0%	286.4%	--		
Loss provision to net charge-offs (qtr)	230.2%	-18000.0%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.1%	0.0%	0.8%	0.0%	--
Closed-end 1-4 family residential	0.0%	1.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.2%	0.0%	--
Commercial real estate	9.6%	2.6%	0.0%	0.1%	--
Total loans	2.6%	0.6%	0.1%	0.0%	--